

2008-3170
Loan# (Last 4 digits): 2928
POWERS KIRN, LLC
728 Marne Highway
P.O. Box 848
Moorestown, NJ 08057
856-802-1000
Attorney for Wachovia Mortgage, FSB f/k/a World Savings Bank, FSB
WP0186

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re: :
James Breazzano : CASE NO. 11-12509-MBK
:
:
Debtor(s) : CHAPTER: 13
:
:
:
:

CERTIFICATION BY MORTGAGEE
(Default in Chapter 13 Payments Outside of Plan)

Cynthia Callender does hereby certify:

1. I am Vice President of Loan Documentation of Wells Fargo Bank, N.A. servicing agent for Wachovia Mortgage, FSB f/k/a World Savings Bank, FSB, the holder of a note and mortgage on premises known as 855 Sycamore Avenue, Tinton Falls, NJ 07724. Copies of the supporting documents are attached hereto.
2. The debtor's petition was filed on 1/31/2011

3.	(a) Amount of debtor's monthly mortgage payment	\$3,683.90
	(b) Amount of monthly late charges	\$141.53
	(c) Total monthly payment including late charge	\$3,825.43

3.1 Where applicable, debtor's monthly mortgage payment changed effective with the post-petition payment due on N/A.

3.1	(a) Amount of debtor's monthly mortgage payment	
	(b) Amount of monthly late charges	
	(c) Total monthly payment including late charge	\$0.00

4. Debtor should have made 5 payments outside of the plan since the date of filing petition.

5. Since the date of filing, debtor has made 0 payments.

6. Debtor is behind 5 months in payments outside of the plan, through the payment due on 06/01/2011.

7. The total amount of delinquency outside of the plan is \$19,302.15. The post-petition payment delinquency is computed in the following manner: See attached schedule.

8. These figures are current as of payment received on or before 06/28/2011.

9. The debtor's post-petition payment history is summarized on the annexed schedules.

10. I certify the foregoing is true. I am aware that if the foregoing statements are willfully false, I am subject to punishment.

/s/ Cynthia Callender

DATED: 07/07/11

UNITED STATES BANKRUPTCY COURT
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Caption in Compliance with D.N.J. LBR 9004-2(c)

2008-3170

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Savings Bank, FSB

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In Re:

James Breazzano

Case No.: 11-12509-MBK

Chapter: 13

Hearing Date: 08/08/2011 10:00 AM

Judge: Honorable Michael B. Kaplan

CERTIFICATION RE POST-PETITION PAYMENT HISTORY
ON THE NOTE AND MORTGAGE

Cynthia Callender of full age, employed as Vice President of Loan Documentation by
 Wells Fargo Bank, N.A., servicing agent for Wachovia Mortgage, FSB f/k/a World Savings Bank, FSB, hereby certifies the
 following information:

Recorded on August 4, 2006, in Monmouth County, in Book 8583 at Page 4473&c

Property Address: 855 Sycamore Avenue, Tinton Falls, NJ 07724

Mortgage Holder: Wachovia Mortgage, FSB f/k/a World Savings Bank, FSB

Mortgagor(s)/Debtor(s): James Breazzano

POST-PETITION PAYMENTS (Petition filed on January 31, 2011)

Loan(Last 4 digits)# 2928		Date Payment Was Due	How Payment Was Applied (Mo./Yr.)	Amount Received	Date Payment Received	Check or Money Order Number
Amount Due						
1.	\$3,825.43	02/01/2011		\$0.00		
2.	\$3,825.43	03/01/2011		\$0.00		
3.	\$3,825.43	04/01/2011		\$0.00		
4.	\$3,825.43	05/01/2011		\$0.00		
5.	\$3,825.43	06/01/2011		\$0.00		
6.						
TOTAL:	\$19,127.15			\$0.00		

Post-Petition Payments Due:	\$19,127.15
Less: Amount Received:	\$0.00
Appraisal charges:	\$75.00
Inspection charges:	\$100.00
NSF charges:	
Other (Specify):	
Total Due:	<u>\$19,302.15</u>

Each current monthly payment is comprised of:

Principal.....	\$2,830.55	(Principal & Interest, where applicable)
Interest.....	\$0.00	
R.E. Taxes.....	\$764.52	
Insurance.....	\$88.83	
MIP.....		
Shortage.....		
Cushion/Reserve...		
Late Charge.....	\$141.53	
Other.....		Specify:
TOTAL.....	\$3,825.43	

If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary):

PRE-PETITION ARREARS: _____ to _____
(_____ mos. x \$0.00 /mo. = \$0.00)

I certify under penalty of perjury that the foregoing is true and correct.

07/07/2011
Date of signature

/s/ Cynthia Callender
Signature